

**CHAPTER 13 PLAN
UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI**

Debtor: Edgar Grayer Jr SSN: XXX-XX-XXXX CASE NO.
 Joint Debtor: _____ SSN: XXX-XX-XXXX Median Income: Above Below
 Address: 319 Cherry Bark Drive
Brandon, MS 39047

THIS PLAN DOES NOT ALLOW CLAIMS. Creditors must file a proof of claim to be paid under any plan that may be confirmed. The treatment of ALL secured and priority debts must be provided for in this plan.

PAYMENT AND LENGTH OF PLAN

The plan period shall be for a period of 60 months, not to be less than 36 months for below median income debtor(s), or less than 60 months for above median income debtor(s).

- (A) Debtor shall pay \$ 839.00 (monthly, semi-monthly, weekly, or bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor's employer at the following address:

USDA
322 New Market Dr
Jackson, MS 39209

- (B) Joint Debtor shall pay \$ _____ (monthly, semi-monthly, weekly, or bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the Court, an Order directing payment shall be issued to Debtor's employer at the following address:
- _____
- _____
- _____

PRIORITY CREDITORS.

Filed claims which are not disallowed are to be paid in full or as ordered by the Court as follows:

Internal Revenue Service:	\$ <u>7,469.48</u>	at \$ <u>124.49</u>	/month
Mississippi Dept. of Revenue:	\$ <u>472.00</u>	at \$ <u>7.87</u>	/month
Other / _____ :	\$ _____	at \$ _____	/month

DOMESTIC SUPPORT OBLIGATION. DUE TO:

POST PETITION OBLIGATION: In the amount of _____ per month beginning _____.
 To be paid direct, through payroll deduction, or through the plan.

PRE-PETITION ARREARAGE: In the total amount of \$ _____ through _____ which shall be paid in the amount of \$ _____ per month beginning _____.
 To be paid Direct, through payroll deduction, or through the plan.

HOME MORTGAGES. All claims secured by real property which are to be paid through the plan shall be scheduled below. Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed herein, subject to the start date for the continuing monthly mortgage payment proposed herein.

Mtg pmts to Ocwen	Beginning <u>Dec-13</u> @ \$ <u>965.00</u>	[X]Plan <input type="checkbox"/> Direct
Mtg pmts to _____	Beginning _____ @ \$ _____	[]Plan <input type="checkbox"/> Direct
Mtg pmts to _____	Beginning _____ @ \$ _____	[]Plan <input type="checkbox"/> Direct
Mtg pmts to Ocwen	Through <u>Nov-13</u> \$ <u>6,755.00</u>	@ \$ <u>112.58</u> /mo
Mtg pmts to _____	0 Through _____ \$ _____	@ \$ _____ /mo
Mtg pmts to _____	0 Through _____ \$ _____	@ \$ _____ /mo

MORTGAGE CLAIMS TO BE PAID IN FULL OVER PLAN TERM:

Creditor: NONE Approx. amt.due: _____ Int. Rate: _____
 Property Address: _____ Are related taxes and/or insurance escrowed? Yes No

NON-MORTGAGE SECURED CLAIMS. Creditors that have filed claims that are not disallowed are to retain lien(s) pursuant to 11 U.S.C. § 1325(a)(5)(B)(i)(I) until the payment of the debt determined as under non-bankruptcy law or discharge. Such creditors shall be paid as secured claimants the sum set out below or pursuant to other order of the Court. The portion of the claim not paid as secured shall be treated as a general unsecured claim.

CREDITOR'S NAME	COLLATERAL	CLM	APPROX. INT.	AMT. OWED PAY VALUE OR RATE	AMT. OWED
Central MS Credit	2005 Titan		\$4,000.00	\$5,982.00 7%	
Redemption Financial	2010 Malibu		\$11,000.00	\$9,232.00 7%	Value
Purchasing Power	HHGS		\$4,553.00	\$2,000.00 7%	Value

* The column for "910 CLM" applies to both motor vehicles and "any other thing of value" as used in the "hanging paragraph" of 11 U.S.C. § 1325

SPECIAL CLAIMANTS including, but not limited to, co-signed debts, abandonment of collateral, direct payments by Debtor, etc. For all abandoned collateral Debtor will pay \$0.00 on the secured portion of the debt. Where the proposal is for payment, creditor must file a proof of claim to receive proposed payment.

CREDITOR'S NAME	COLLATERAL	APPROX. AMT. OWED	PROPOSED TREATMENT
NONE			

STUDENT LOANS which are not subject to discharge pursuant to 11 U.S.C. §§ 523(a)(8) and 1328(c) are as follows (such debts shall not be included in the general unsecured total). Student loans will not be discharged.

CREDITOR'S NAME	APPROX. AMT. OWED	CONTRACTUAL MO. PMT.	PROPOSED TREATMENT
Sallie Mae	\$23,431.82		Defer; Pay \$0 thru plan

SPECIAL PROVISIONS which may apply to any or all payments to be paid through the plan, including, but not limited to, adequate protection payments:

NONE

GENERAL UNSECURED CLAIMS total approximately \$ 6,164.00. Such claims must be **timely filed &** not disallowed to receive payment as follows: X IN FULL(100%), %(percent) MINIMUM, or a total distribution of \$, with the Trustee to determine the percentage distribution. **Those general unsecured claims not timely filed shall be paid nothing, absent order of the Court.**

Total attorney fee charged: \$3,000.00
 Attorney fee previously paid: \$500.00
 Attorney fee to be paid in plan: \$2,500.00

The payment of administrative costs and aforementioned attorney fees are to be paid pursuant to Court order and/or local rules.

Automobile Insurance Co/Agent

Attorney for Debtor (Name/Address/Phone/Email)
 Frank H Coxwell, III
 500 N State Street
 Jackson, MS 39201

Telephone/Fax: _____

Telephone No. (601) 948-4450
 Facsimile No. (601) 608-7858
 Email address frankc@coxwelllaw.com

DATED: 9/16/2013 DEBTOR'S SIGNATURE /S/ Edgar Grayer Jr
 ATTORNEY'S SIGNATURE /S/ Frank H Coxwell, III